



Our Disclaimer: read the small print.



DISCLAIMER: Legal Information is NOT the same as Legal Advice.

Educational/Entertainment information is provided to help users safely cope with their own legal needs. But legal information is not the same as legal advice. The application of law varies with an individual's specific circumstances. The laws of Ireland are in constant change, and although we go to great lengths to make sure our information is accurate and useful, we recommend you consult a lawyer if you want professional assurance that our educational information, and your interpretation of it, is appropriate to your particular situation. We do not offer legal, tax, or accounting advice and are not licensed to do so.

The Hub-Ireland, its editors, assistance, helpers or volunteers are in no way responsible for given information nor for completeness, correctness and for it being up to date.....
We are a self - help group.

You are Free to use this Document; under certain conditions



■ It is to be used by you, to help you understand the Circuit Court and how it works. This file is not for sharing: on any social media, nor with friends via email. Please respect our Copyright.



6th September 2016

Welcome to The Hub – Ireland

A self help voluntary group for people in mortgage distress.

Book 1. Dispelling the Fear



The Hub-Ireland's Handbook, our Ethos and a Guide to the Circuit Court

Today we are going to walk you through the next few years of your case and tell you what to expect, what YOU can do and where you may hope to end up.



The Hub-Ireland



■ A basic guide to The Hub – Ireland and the Irish Circuit Courts.

■ The Hub – Ireland, is now spreading to all Counties in Ireland. The Hub-Ireland was the concept and brainchild of two people. It came from a 'slow awakening' **that there was 'nowhere to go', and no help unless you could afford it".**

The Hub-Ireland developed in a back bedroom in County Kildare in 2013.

It's aim is to act as a self-help group who share knowledge, and offer support whilst empowering people. The concept was formed from the founders finding themselves alone and uninformed, in a world of 'professional' people armed with a vast knowledge of the law and how it could be used to take their family home.

Unable to pay your mortgage?



■ When you are **unable** to meet your mortgage repayments and your 'lending institution' is demanding an unfair amount, is this fair?

■ The answer can only be **NO!**

It seems evident now that lending entities are harassing people to pay beyond their ability, whilst still intending to bring them to court. Many people that end up in court are dazed and confused as they have been paying what they think is their arrears, but may be in fact only the interest. Thus the arrears are shooting up at an alarming pace. This unjust system is facilitated by the Government for the lending entities, who may have sold your loan to a 'Vulture Fund' at a huge discount which was not offered to you or I.

Phase 1: 'Not Paying'.



■ **Everybody** with a mortgage is affected by the current crisis in Ireland. The housing policies which have occurred since the property bubble are seen by many as having been created by the those with a 'vested interest'. This has condemned millions of Irish people to unemployment , poverty and misery.

Government policy today appears to ignore the basic rights across every level of society. It seems that the only aim of the Government is to continually bailout the financial institutions, whilst facilitating corporate entities in blatant tax evasion.

The Civil Bill is not about the money!



It is now common knowledge that banks across Europe are haemorrhaging and will accept any monies they can get from those in arrears. However, the reality is, that Ireland is currently experiencing a **LAND GRAB**. A Civil Bill for Possession is **only about the contract** and the fact that you have broken it by missing **3 full payments**. **NOTHING** short of paying off the arrears will stop the case ending up in the Possession Courts.

Can you pay off the arrears?

How high are the arrears?

Will you be ever realistically be able to pay off the arrears?

If the answer to all of the above is NO... then logic dictates the answer to the question: **SHOULD I KEEP PAYING?**

Many people have come to the realisation that there is no point in continuing to pay, as by doing so does **NOT GUARANTEE** a halt to court proceedings. This is usually after having exhausted all other avenues to meet the debt, including severe hardship, emotional distress and in many cases, suicidal thoughts or attempts.

Objectives of The Hub – Ireland



■ To **DEMAND** that **ALL** politicians to Repeal the “**Eviction Bill**” (The Land and Conveyancing Law Reform Act 2013)

■ To seek **RECOMPENSE** for all those who have lost their homes unjustly, in particular, where the Mortgagee claimed Circuit Court Jurisdiction using only ‘**Rateable Value**’.

To demand an immediate **HALT** to **ALL** evictions.

To demand fair deals for homeowners in mortgage distress such as ‘compulsory purchase’ of family homes by the Government for those facing the courts for ‘possession’

What can you do?

■ **Family welfare** must come first.

■ Children are very important and parents need to be able to provide a secure home in order for them to flourish.

■ No 'lending institution' should be allowed to dictate otherwise..

Unfortunately, in Ireland, it seems that a lending agency can terrify people into *"paying every penny they have" each month. Most days, we meet families who have went hungry and cold to do so. This is unnecessary, immoral and unlawful. No individual should **suffer** to pay a mortgage in a proper functioning society.*

“Shame” and debt in Ireland

You are not a criminal!

■ The Irish Mortgage possession process is unjust and quite unique. The Irish Government approved legislation in 2013 and implemented the Land and conveyancing Act. (the eviction bill). It enabled a fast track system in lower courts to take back peoples homes.

In our experience many people simply do not turn up to defend their homes due to fear, ignorance of the law and **SHAME**. We say lose the **SHAME**. You are not a **criminal**. You are simply a victim of a financial collapse.

How we hope to help and support



The Hub-Ireland is not a traditional advisory network.

It is not funded or charity backed and relies totally on donations to keep the lights etc. on.

We are not legally trained and therefore **cannot offer advice.**

HOWEVER! We can offer moral support, and empower you with a wealth of knowledge and experience.

The Spanish Solution



*The Platform for People Affected by Mortgages (**PAH**) is one of the strongest elements in Spain's massive anti-austerity movement. The first PAH, in Barcelona, formed in 2009 after Spain's housing bubble burst in spectacular fashion, bringing the whole economy down with it. More than half a million households have lost their homes since 2008, and there are now well over 200 PAHs and local housing assemblies.*

The Hub – Ireland and other activists concerned with social change across Ireland has been a game changer. A couple of years ago. Very few people were turning up in the "Eviction Courts". Today, There are not only people turning up at court, but canvassing in housing estates to highlight the plight of what can only be described as a national disgrace perpetrated by the Banks and facilitated by the Government.

The hub-Ireland supports **YOU!**

In our experience,
the best person to
defend your home
in court is **YOU!**

We base this upon
the thousands who
have come
through our doors
having exhausted
all avenues and
finances through
the 'law firm'
route.

The Irish mortgage
possession
process is unjust,
inhumane and
basically insane!

"Legal experts" in
Ireland do not
appear to be
accountable in
anyway for their
failure to prevent
a home
possession
regardless of how
much money a
defendant has
paid them. But the
good news is that
NOBODY knows
your case like
YOU!

Clarification:



■ **NOBODY** goes to prison for not paying a mortgage.

■ You cannot have your children taken away because you can't pay.

■ Your Children do **not** inherit your debt.

■ The Circuit Court process is long and drawn out. It does not happen **OVERNIGHT!** It can actually take years!

■ Being in debt does not make you a '**delinquent**' or a '**criminal**'!

Is the next step to stop paying your mortgage???

This can **only** be decided by **you**.

The bottom line is, does paying make a difference?

Probably not.

Cannot pay versus won't pay

■ The 'Civil Bill for Possession' is a Summary Summons.

It is NOT based upon how much money is owed; it is based upon the contract having been broken.

Missing 3 full repayment schedules deems the contract to be broken.

If you are summoned to court by a Civil Bill, it is expected by the lending entity that you will vacate the property. The money is irrelevant. Therefore when it comes to "payment" of the mortgage, you are damned if you do, and damned if you don't!

How to Decide.



Discuss the situation with your family.

If in any doubt, ask the lending entity to clarify in writing that if you continue to make payments, will they put a halt court proceedings?

If the lending entity will not clarify this in writing, then you must decide what is best to do.

Another good tip is to seek one individual employee to deal with exclusively, and only ever in writing so that you can keep a record of all correspondence.

The 7 Day Letter



Many people contact us in blind panic when they receive a **final demand letter**.

There is nothing to be frightened of at all!

This is simply the lending entity complying with the 'eviction bill' guidelines in completing the process of getting the home owner into court.

The letter DEMANDS full payment of all outstanding arrears within 7 days or requests 'vacant possession'

The term 'Vacant possession' is only a scare tactic.

■ The 7 day Letter is far from the end of the road. Even if you are issued with the **Civil Bill** shortly afterwards, it takes months to get into Court. The first appearance is held before a County Registrar (who is not a judge) and they must give an adjournment of at least 2 months or more depending on how full the lists are. There is no need for an Affidavit of defence at this early stage.

The Circuit Court is a court of limited and local jurisdiction



The Circuit Court

As mentioned earlier, a first appearance for possession is held in a **Circuit Court** in front of a **County Registrar**. He/she is **not** a **Judge**.

The Circuit Court is a court of limited and local jurisdiction. The work can be divided into four main areas: **civil**, criminal, family law and jury service.

You are only there on a **civil matter**. You are **not** a **criminal**!

Civil business

The civil jurisdiction of the Circuit Court is a limited one unless all parties to an action **consent**, in which event the jurisdiction is unlimited. The limit of the court's jurisdiction relates mainly to actions where the claim does not exceed **€75,000** and the rateable valuation of land does not exceed **€253.95**.

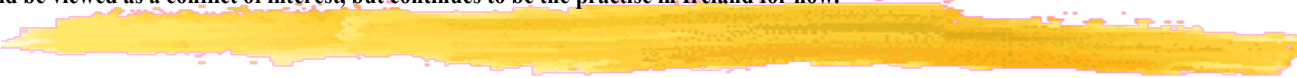
Therefore, we would **never** encourage anybody to **consent** to a possession order, (although, on occasion the Registrar may ask) as you could be held responsible for any outstanding arrears after the sale of the home.

County Registrars perform a number of 'quasi-judicial' (see explanation below) functions which are conferred on them by statute of law. For example; they hear motions in court, and case progression hearings. They conduct arbitrations under the Landlord and Tenant (Ground Rents) Acts and the taxation of costs. They are independent in the exercise of these functions and appeals against their decisions are made directly to the circuit court Judge. In addition, the County Registrar has responsibility for the administration and management of the circuit court offices in each county.

Except in Dublin and Cork, the county registrar is ALSO the SHERIFF and responsible for the enforcement of court orders.

As the Sheriff they are also get a percentage of a successful execution of an order as well as expenses for same.

This could be viewed as a conflict of interest, but continues to be the practise in Ireland for now.



Quasi Judiciary ?

An Individual or Organization which has powers resembling those of a court of law or Judge, able to remedy a situation or impose a legal penalty on a person or organization

Land and Conveyancing Law Reform Act 2013 “The Eviction Bill”



<http://www.irishstatutebook.ie/eli/2013/act/30/enacted/en/pdf>

■ Using this Act , Do they have jurisdiction
over you ?

■ YES

■ This Act is what we call the “Eviction Bill”

■ Is it moral ?

■ NO

■ Can you get out of it ?

■ NO

■ Can you Defend your case ?

■ YES

■ How? With our help through

■ a Motion to turn the case from Summary
summons into a Plenary Action

Proceedings relating to **certain mortgages** to be brought in Circuit Court

(1) This section applies to land which is the principal private residence of—(a) the mortgagor of the land concerned, or

(b) a person without whose consent a conveyance of that land would be void by reason of —

(i) the **Family Home Protection Act 1976**, or

(ii) the **Civil Partnership and Certain Rights and Obligations of Cohabitants Act 2010**, and the mortgage concerned was created prior to 1 December 2009.

(2) Subject to subsection (4), proceedings brought by a mortgagee seeking an order for possession of land to which the mortgage relates and which land is land to which this section applies shall be brought in the **Circuit Court**.

(3) The jurisdiction of the Circuit Court to hear and determine proceedings referred to in subsection (2) where the land concerned is land to which this section applies shall be exercised by the **Judge** of the circuit where the land or any part of it is situated.

(4) Subsection (2) does not preclude a person initiating proceedings in the High Court where other proceedings relating to the enforcement of the mortgagee's rights under the mortgage concerned have been commenced in that court prior to the coming into operation of this section where those other proceedings have not been determined.

The First Solicitors Letter



- The solicitors first letter is the notification of the lender's intention to proceed to the Circuit Court, and in it they will normally advise you of the costs. (Another fear factor to intimidate!)

- There is no set time scale as to when they will issue with the **Civil Bill for Possession**, it could be **weeks** or **months**.

-

- They must serve you by registered post or summons server.

-

- If a big brown then comes by ordinary post: get your big black marker and write "return to sender", put it in post box and make it An Post's problem.

Being Served the Summons, the Civil Bill for possession

■ **Who** in the house can get served:

■ The sending of a copy of the Civil Bill or other originating document by registered prepaid post in an envelope addressed to the person to be served at his last known residence or place of business.

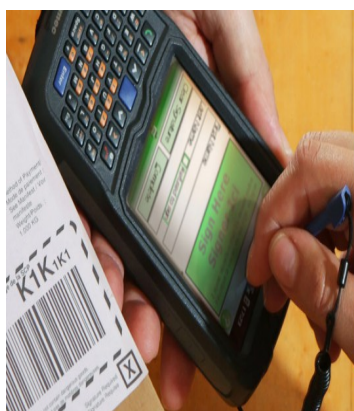
■ Personal service of a Civil Bill or other originating document upon the defendant, may be effected by delivering a copy of the Civil Bill or other originating document to the defendant personally wherever he is to be found within the jurisdiction. Where it appears by Affidavit that the defendant is personally within the jurisdiction and that due and reasonable diligence has been exercised in endeavouring to effect personal service, service of the Civil Bill or other originating document may be effected by delivering a copy thereof at the defendant's place of residence within the jurisdiction to the husband or wife of the defendant or to some relative of the defendant over the age of sixteen years. and apparently resident there, or at the defendant's place of business or employment or office within the jurisdiction to some employee of the defendant over the age of sixteen years.

Substituted Service

11. When there is an order for substituted service or for the substitution for service of notice by advertisement is made in accordance with section 7(5)(a) of the Courts Act 1964 or otherwise, a copy of that order shall be served with the Civil Bill, or the terms of that order stated in such notice. Every such order shall state the time within which the defendant may enter an appearance or comply with the requirements of such order.

12. Every application to the Court or the County Registrar for an order for substituted or other service, or for the substitution of notice for service, shall be supported by an affidavit setting forth the grounds upon which the application is made.

13. In any case, the Judge or the County Registrar may declare the service actually effected **sufficient**.



Who is who in the Circuit Court

- *The Registrar / Judge * The Clerk * The Solicitor / Barrister
- * You and * The Public



Your First Time in Court



- Make sure you arrive early.

- Sit where you can hear what is being said.

- **Remember** that you are **not** a **criminal**, and this is not a criminal court.

- Remember it is **not** like Judge Judy and you end up standing in the witness box.

- The Registrar on the day is not a **Judge**

- Do not be afraid to ask about anything you do not understand, as it is their job to adjudicate justice and fairness.

The Civil Bill for Possession

■ The Civil Bill for possession:



■ It is a means to get you into court, for the Mortgage company to establish jurisdiction and to layout the facts as they see them.

■ It is effectively a Summary Summons: "you broke the contract", (effectively we did and the money does not come into it). The contract was broken when you **missed 3 payments** (or according to your own mortgage contract).

■ If the Registrar brings up the subject of money and "are you paying", the simple answer is: **"this is a Civil Bill for Possession, a Summary Summons about a contractual issue: money does not come into it"**.

Go to
The Hub – Ireland
webpage
for all you need on
Summary Summons.

CC17: Circuit Court Directive

■ When you do not have legal representation in court, you become a **Litigant in Person** and are now in control of **your own ship**: The Hub – Ireland is a **self help group** and will afford you all the help we can but our motto is:

■ Fail to prepare, then prepare to Fail.

■ The **new CC17**, it is up to you to know and understand the contents;

■ knowledge is power. Our word is not gospel; **research** the contents before going to court.

■ **CC17 Affidavit explained: we will email you this document:**

■ **Upon request.**



Show Me the Originals

The Plaintiff named herein, provides Originals under:

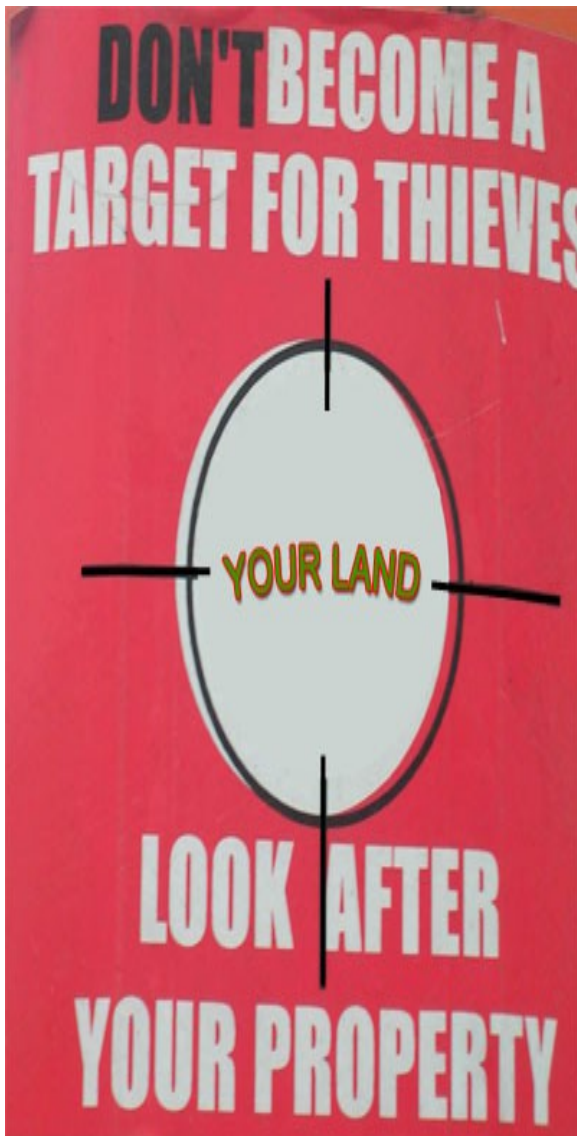
Land And Conveyancing Law Reform Act 2009

Powers and rights of mortgagor Documents of title. 91.— (1) Subject to subsection (2), a mortgagor, as long as the right to redeem exists, may from time to time, at reasonable times, inspect and make copies or abstracts of or extracts from the documents of title relating to the mortgaged property in the possession or power of the mortgagee. [CA 1881, s. 16] (2) Rights under subsection (1) are exercisable— (a) on the request of the mortgagor, and (b) on payment by the mortgagor of the mortgagee's reasonable costs and expenses in relation to the exercise. (3) Subsection (1) has effect notwithstanding any stipulation to the contrary

■ The Plaintiff named herein, provides Originals of all documented evidence that they may rely upon and do supply the original documents under Circuit Court Rules, order 17, Section 2.

■ The plaintiff to produce the original documentation under the Land and Conveyancing Reform Act 2009, section 84: as referred to in my Grounding Affidavit.

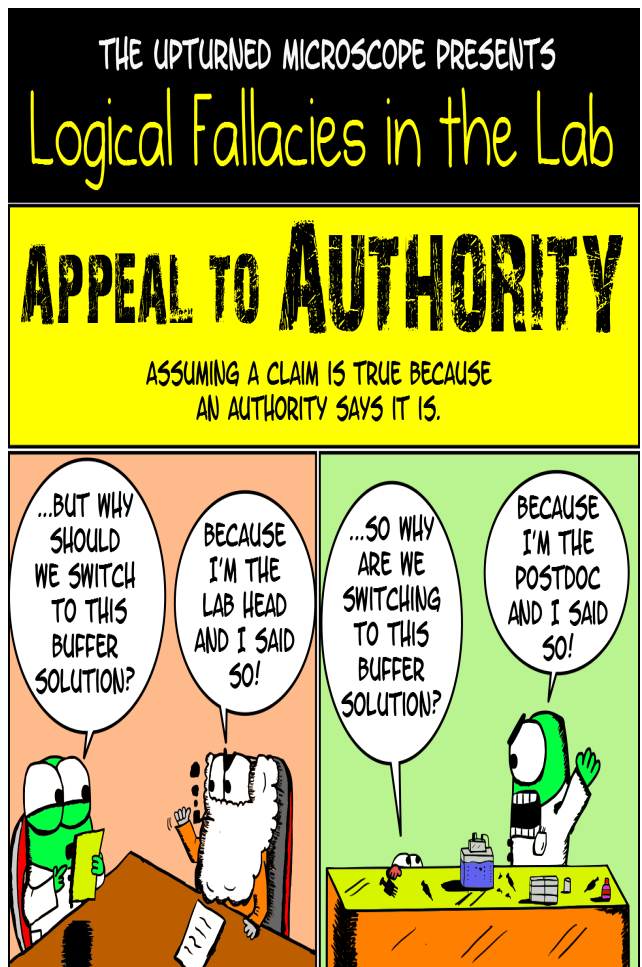
The Possession Order



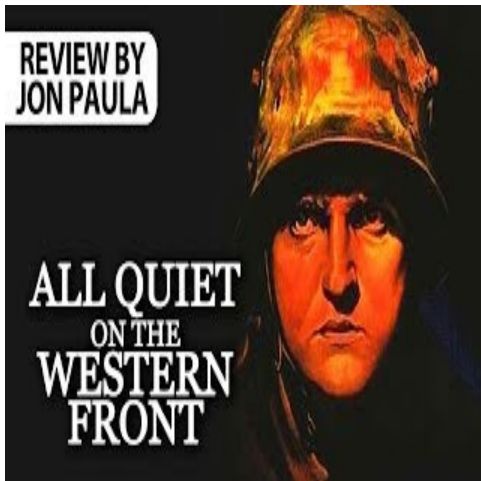
- The **Possession Order** is granted either by a Registrar or a Judge.
- But remember, it is **not the end**.
- It is only issued with regard to the people who are on the mortgage of the said property.
- It must be correct in all aspects relating to the portfolio and Land registry documentation
- It must be signed by a certain court officials, and sealed, but in our experience, this does not happen

The Appeal of the Order

When a 'Possession order' is granted against a property, the person/persons on the order have 10 days to appeal. However, this 10 days only kicks in from the day that the person realises the time limit.. (therefore, it is **NEVER** too late...)



The Stay on the 'Order'



■ When a Possession order is granted, the Registrar or Judge will normally put a stay of execution for a period of 6 to 18 months to allow the person to prepare for an exit.

■ This means that for whatever period is granted, you will be left in peace.

A myth dispelled...

■ It is very important to understand that during the period of the stay, **NOBODY** will arrive at your door to 'drag you out'.

■ The Sherriff **MUST** give notification of a date and time to come and collect the keys. But do not fear!! We are here!!!

A graphic with the words 'MYTH' in black and 'FACT' in red, separated by 'vs' in red. The text is set against a light gray background with faint white grid lines.

MYTH vs FACT

The Appeal



- The Appeal will be based upon a variety of reasons
- One such reason could be that there is a discrepancy in the paperwork
- Another could be that at the time of the granting of the Possession order being given, you did not realise you had 10 days to appeal
- There are many grounds that you can appeal on.
- But once you file this motion and put the matter back into the court system, it halts the Sheriff.

The Stay and Ejectment Order



■ Being back in Court puts a 'stay' on any Order: now' that's not the official view but like the Master of the High Court said "No Sheriff is coming out whilst you are in my court".

■ Think about it: you can be removed, win your case and be put back in: Simplessss.

■ The Master also said "if the Sheriff makes any notion of moving, come back here to my court".

■ 'Injunction'

Interest Rate Check Ireland



■ The Hub – Ireland and IRC Ireland:
Interest Rate Check Ireland is a service whereby IRCI scrutinises your mortgage account to see if your account was/is being overcharged: has the Bank breached the mortgage contract ?

■ Interest Rate Check Ireland
1/21 Little Mary Street
Dublin 7

■ Email:
ircireland@yahoo.ie

■ It offers substantially competitive rates compared to some other companies: IRCI can also, if the client wishes, correspond with the financial institution for compensation, thereby cutting out solicitor and their costs.

■ It also takes the time to explain to the client, on a one-on-one basis; what the situation is regarding their mortgage and any discrepancies found.

Timeline of Events



- The 7 day final demand letter
- The Civil Bill for Possession
-
- The Circuit Court before the County Registrar
- The adjournments
- Your Affidavits & Motions (with our help)
- Discovery of Documents
- More adjournments
- The judges list: for any motions
- Back down to the Registrar list
- And we start again

Growing into the Problem



THIS IS YOUR **LIFE.**
DO WHAT YOU LOVE,
AND DO IT OFTEN.
IF YOU DON'T LIKE SOMETHING, CHANGE IT.
IF YOU DON'T LIKE YOUR JOB, QUIT.
IF YOU DON'T HAVE ENOUGH TIME, STOP WATCHING TV.
IF YOU ARE LOOKING FOR THE LOVE OF YOUR LIFE, STOP;
THEY WILL BE WAITING FOR YOU WHEN YOU
START DOING THINGS YOU LOVE.
STOP OVER ANALYZING, ALL EMOTIONS ARE BEAUTIFUL.
WHEN YOU EAT, APPRECIATE
LIFE IS SIMPLE. EVERY LAST BITE.
OPEN YOUR MIND, ARMS, AND HEART TO NEW THINGS
AND PEOPLE, WE ARE UNITED IN OUR DIFFERENCES.
ASK THE NEXT PERSON YOU SEE WHAT THEIR PASSION IS,
AND SHARE YOUR INSPIRING DREAM WITH THEM.
TRAVEL OFTEN; GETTING LOST WILL
HELP YOU FIND YOURSELF.
SOME OPPORTUNITIES ONLY COME ONCE, SEIZE THEM.
LIFE IS ABOUT THE PEOPLE YOU MEET, AND
THE THINGS YOU CREATE WITH THEM
SO GO OUT AND START CREATING.
LIFE IS LIVE YOUR DREAM,
AND WEAR
SHORT. YOUR PASSION.

"THE HOLSTEE MANIFESTO" ©2009

- Firstly, you must lose the fear
-
- Take on the fight
-
- It is your home, and it is protected under the Irish Constitution
-
- Go to the courts before your date
-
- Get familiar
-
- Research research research !!!

Still Standing



ONE DAY
AT A TIME

- Learn to take control
- Tell your nearest and dearest
- Lose the shame, it is ok NOT to be OK.
- You are not a criminal
- You bailed out the banks
- We have your back now!
- Stay in your homes: The Hub-Ireland can Help

Stay in your Homes and Fight the Banks

This information leaflet was produced by



STAY IN YOUR HOME

FIGHT THE BANKS

Thousands of people in Ireland are drowning in debt, frightened and stressed; they do not know where to turn and the weight of this massive debt issue is having an devastating effect on individuals and on society as a whole.

THE HUB - Ireland are a group of individuals who have come together in a bid to help people who are in mortgage difficulties.

Who wants your house more; you or the Banks?
We can help you, help yourself!

We Are Here to Help You... Get in Touch Today

Are the Circuit Courts abiding by their own rules: the screaming answer is NO, what can we do about it, simple: complain and put it on an Affidavit.

The rules are:

ORDER 4:
COURT SEAL

The Court shall have for use in each County an embossing

Seal or, in circumstances in which the Office has multiple locations, embossing Seals with an appropriate inscription, as directed by the Minister, specifying the name of the Circuit in connection with which it is to be used. Such Seal shall be placed and retained in the custody of the County Registrar. It shall not be necessary that any Decree, Order, Warrant or other document shall be signed by the Judge, but all such documents shall be authenticated by the Seal of the Court impressed thereon and the signature of the County Registrar.

Where by reason of the re-arrangement of Circuits an embossing Seal is not available for a particular Circuit Court area then until such time as an embossing Seal becomes available, all documents required by Rule 1 of this Order to be authenticated by the Seal of the Court shall be authenticated by the signatures of both the Circuit Court Judge and the County Registrar for the said area. Court impressed thereon and the signature of the County Registrar.



Order 11: ISSUE OF CIVIL BILL, SERVICE AND ENTRY

Save as otherwise provided in these Rules, every Civil Bill shall be signed and presented in duplicate to be issued out of the Office of the Court in a County having jurisdiction pursuant to these Rules (hereinafter referred to as “the Office”). The Civil Bill which is stamped, sealed and issued in the manner herein after set out shall be the original Civil Bill. The duplicate thereof shall be filed in the Office.

The Civil Bill shall, before issue thereof for service, be stamped in the appropriate amount, if any, as prescribed by law and,



where stamping is required by law, if not so stamped, the Civil Bill and the duplicate Civil Bill shall have no effect or force.

The Civil Bill shall be presented to the Office, sealed, marked with the record number by the proper officer and shall thereupon be deemed to be issued, subject to the provisions of section 7 (6)(a)(ii) of the Courts Act, 1964 , and shall thereafter be entered in the cause book in date and numerical order of issue. At the time of issuing, the proper officer shall mark upon the duplicate Civil Bill the date of issue, full details in relation to stamping and the record number assigned to the Civil Bill. No Civil Bill shall be served until the same shall have been so dated, sealed, stamped and marked. In presenting such Civil Bill together with the duplicate thereof to the Office for issuing, such presentation may be by post or in person. In circumstances in which the Civil Bill has been presented by post, the proper officer shall return the Civil Bill to the Plaintiff or the Plaintiff's solicitor, as appropriate, by ordinary pre-paid post.

UNDER SEAL OF THE COURT! 10 INDORSEMENT OF CLAIM:

1. In proceedings on bills of exchange, promissory notes or other securities for money, the Civil Bill shall set forth the dates of the same respectively, the sums for which the same

were respectively given, and the sums claimed to be due thereon for principal and interest, and the rate of such interest, the parties to the same respectively, and the dates when the same respectively became due and payable.

Also in accordance with the Circuit Court Rules:
Service of the Civil Bill: 8. Service in accordance with these Rules shall be authenticated by affidavit or statutory declaration by the person serving same and such affidavit or statutory declaration of service of such civil bill shall mention the date on which the indorsements referred to in Rule 7 hereof were made and shall be sworn or declared within a reasonable time of such service having taken place. Such affidavit or statutory declaration may be indorsed on the original document.

COMMENCEMENT: 5. Every Civil Bill shall be signed by the plaintiff, or by his Solicitor, and shall be endorsed with particulars of the plaintiff's demand:—

Having read the above rules it must follow that you must understand that any Possession Order given must be void (worthless) by the nature of how many rules have been broken when drawing up the original paperwork.